

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
DAVID G. CARDER	§	Case No. 10-60287
BEVERLY M. CARDER	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/JASON R. SEARCY
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Case No: 10-60287 BP Judge: Bill Parker
Case Name: DAVID G. CARDER
BEVERLY M. CARDER
For Period Ending: 01/04/11

Trustee Name: JASON R. SEARCY
Date Filed (f) or Converted (c): 03/22/10 (f)
341(a) Meeting Date: 04/23/10
Claims Bar Date: 08/03/10

Exhibit A

	1	2	3	4	5	6
	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Homestead on 5.789 acres located at 15541 CR 1104 Flint, TX	150,000.00	0.00	DA	0.00	FA
2	Cash on Hand	50.00	0.00	DA	0.00	FA
3	BOA Business Checking Account	19,573.00	19,572.53		19,572.53	FA
4	Southside Bank Checking Account	702.00	0.00	DA	0.00	FA
5	(1) Computer	150.00	0.00	DA	0.00	FA
6	(1) Couch	75.00	0.00	DA	0.00	FA
7	(1) Dining Room Set	200.00	0.00	DA	0.00	FA
8	(1) Microwave	50.00	0.00	DA	0.00	FA
9	(1) Refrigerator	150.00	0.00	DA	0.00	FA
10	(1) Stove	100.00	0.00	DA	0.00	FA
11	(1) Washer/Dryer	200.00	0.00	DA	0.00	FA
12	(2) Bedroom Sets	600.00	0.00	DA	0.00	FA
13	(2) Chairs	50.00	0.00	DA	0.00	FA
14	(2) Lamps	50.00	0.00	DA	0.00	FA
15	(3) Tables	75.00	0.00	DA	0.00	FA
16	(3) Televisions	200.00	0.00	DA	0.00	FA
17	Books, Pictures, Collectibles	300.00	0.00	DA	0.00	FA
18	Wearing Apparel	250.00	0.00	DA	0.00	FA
19	Furs, Jewelry	1,000.00	0.00	DA	0.00	FA
20	Remington 700, Winchester 30-30	750.00	0.00	DA	0.00	FA
21	IRA's	60,000.00	0.00	DA	0.00	FA
22	Pension	341.00	0.00	DA	0.00	FA
23	2002 Ford Ranger	3,875.00	0.00	DA	0.00	FA
24	2006 Chevy HHR	7,500.00	0.00	DA	0.00	FA
25	Centerpoint Energy Credit Refund (u)	18.72	18.72		18.72	FA
26	Form 940 Refund (u)	10.44	10.44		10.44	FA
INT	Post-Petition Interest Deposits (u)	Unknown	N/A		11.29	Unknown

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2

Exhibit A

Case No: 10-60287 BP Judge: Bill Parker
Case Name: DAVID G. CARDER
BEVERLY M. CARDER
For Period Ending: 01/04/11

Trustee Name: JASON R. SEARCY
Date Filed (f) or Converted (c): 03/22/10 (f)
341 (a) Meeting Date: 04/23/10
Claims Bar Date: 08/03/10

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	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)

\$246,270.16

\$19,601.69

\$19,612.98

Gross Value of Remaining Assets
\$0.00
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

RE PROP # 3 -- Check NO. 6697 turned to Trustee at 341 mtg

Initial Projected Date of Final Report (TFR): 12/31/10 Current Projected Date of Final Report (TFR): 01/31/11

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Exhibit B

Case No: 10-60287
Case Name: DAVID G. CARDER
BEVERLY M. CARDER
Taxpayer ID No: XX-XXX9054
For Period Ending: 01/04/11

Trustee Name: JASON R. SEARCY
Bank Name: Union Bank of California
Account Number/CD#: XXXXXX1503 - Money Market Account
Blanket Bond (per case limit): \$300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/30/10	3	David G. Carder d/b/c Window Tinting, Inc.	Close out of account	1129-000	19,572.53		19,572.53
05/28/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.34		19,573.87
06/30/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.75		19,575.62
07/09/10	25	Centerpoint Energy Entex P.O. Box 1700 Houston, TX 77251-1700	Credit refund for Alta Mere Window Tinting	1229-000	18.72		19,594.34
07/09/10	26	United States Treasury	Form 940 Refund for December, 2009	1224-000	10.44		19,604.78
07/30/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.59		19,606.37
08/31/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.70		19,608.07
09/30/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.59		19,609.66
10/29/10	INT	Union Bank of California	Interest Rate 0.100	1270-000	1.54		19,611.20
11/30/10	INT	Union Bank of California	Interest Rate 0.050	1270-000	0.89		19,612.09
12/31/10	INT	Union Bank of California	Interest Rate 0.050	1270-000	0.81		19,612.90
01/04/11	INT	Union Bank of California	Interest	1270-000	0.08		19,612.98
01/04/11		Transfer to Acct#XXXXXX1933	Transfer of Funds	9999-000		19,612.98	0.00

COLUMN TOTALS	19,612.98	19,612.98	0.00
Less: Bank Transfers/CD's	0.00	19,612.98	
Subtotal	19,612.98	0.00	
Less: Payments to Debtors	0.00	0.00	
Net	19,612.98	0.00	

Page Subtotals	19,612.98	19,612.98
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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 10-60287
Case Name: DAVID G. CARDER
BEVERLY M. CARDER
Taxpayer ID No: XX-XXX9054
For Period Ending: 01/04/11

Trustee Name: JASON R. SEARCY
Bank Name: Union Bank of California
Account Number/CD#: XXXXXX1933 - Checking Account
Blanket Bond (per case limit): \$300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/04/11		Transfer from Acct#XXXXXX1503	Transfer of Funds	9999-000	19,612.98		19,612.98

COLUMN TOTALS	19,612.98	0.00	19,612.98
Less: Bank Transfers/CD's	19,612.98	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors	0.00	0.00	
Net	0.00	0.00	

TOTAL OF ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
	19,612.98	0.00	0.00
	0.00		19,612.98
	-----	-----	-----
	19,612.98	0.00	19,612.98
	=====	=====	=====
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand

Total Allocation Receipts:	0.00
Total Net Deposits:	<u>19,612.98</u>
Total Gross Receipts:	19,612.98

Page Subtotals	19,612.98	0.00
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Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 10-60287

Date: January 4, 2011

Debtor Name: CARDER, DAVID G.

Claims Bar Date: 08/03/10

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	JASON R. SEARCY 446 FOREST SQUARE P.O. BOX 3929 LONGVIEW 75605	Administrative		\$0.00	\$2,711.30	\$2,711.30
100 2200	JASON R. SEARCY 446 FOREST SQUARE P.O. BOX 3929 LONGVIEW 75605	Administrative		\$0.00	\$0.69	\$0.69
1 300 7100	DISCOVER BANK DFS SERVICES LLC PO BOX 3025 NEW ALBANY, OHIO 43054-3025	Unsecured		\$0.00	\$10.80	\$10.80
3 300 7100	RECOVERY MANAGEMENT SYSTEMS CORPORA For GE Money Bank dba SAM'S CLUB, 25 SE 2nd Ave Ste 1120 Miami, FL 33131	Unsecured		\$0.00	\$242.02	\$242.02
4 300 7100	Chase Bank USA, N.A. P.O. Box 15145 Wilmington, DE 19850-5145	Unsecured		\$0.00	\$36,173.88	\$36,173.88
5 300 7100	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$0.00	\$31,987.58	\$31,987.58
2 400 4300	INTERNAL REVENUE SERVICE P. O. Box 21126 Philadelphia, PA 19114	Secured		\$0.00	\$0.00	\$0.00
Amended to zero claim on 06-28-10						
Case Totals				\$0.00	\$71,126.27	\$71,126.27

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-60287

Case Name: DAVID G. CARDER

BEVERLY M. CARDER

Trustee Name: JASON R. SEARCY

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2	INTERNAL REVENUE SERVICE	\$	\$	\$	\$

Total to be paid to secured creditors \$

Remaining Balance \$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JASON R. SEARCY	\$	\$	\$
Trustee Expenses: JASON R. SEARCY	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	\$	\$	\$
3	RECOVERY MANAGEMENT SYSTEMS CORPORA	\$	\$	\$
4	Chase Bank USA, N.A.	\$	\$	\$
5	Fia Card Services, NA/Bank of America	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE